

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRUCE R BREWER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:20-10087

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 29, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/04/2020 and confirmed on 3/26/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		55,149.66
Less Refunds to Debtor	2,092.97	
TOTAL AMOUNT OF PLAN FUND		53,056.69

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,619.00	
Trustee Fee	2,876.69	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,495.69

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	38,188.54	0.00	38,188.54
	Acct: 5199				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	2,365.94	2,365.94	0.00	2,365.94
	Acct: 5199				
	M & T BANK	2,660.55	2,660.55	344.63	3,005.18
	Acct: 5212				
	ALLY BANK(*)	0.00	0.00	0.00	0.00
	Acct: 0736				
					43,559.66

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRUCE R BREWER	0.00	0.00	0.00	0.00
	Acct:				
	BRUCE R BREWER	2,092.97	2,092.97	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,619.00	3,619.00	0.00	0.00
	Acct:				
	BROCKWAY ASD (WASHINGTON TWP) (PI	115.00	115.00	0.00	115.00
	Acct: 0853				
	BERKHEIMER TAX ADMINISTRATOR**	0.00	0.00	0.00	0.00
	Acct: 2777				
	INTERNAL REVENUE SERVICE*	1,878.33	1,878.33	0.00	1,878.33
	Acct: 0853				
					1,993.33

Unsecured					
	APEX ASSET MANAGEMENT LLC	0.00	0.00	0.00	0.00
	Acct: 1401				
	CAPITAL ONE BANK (USA) NA BY AMERIC	7,576.06	244.86	0.00	244.86
	Acct: 2964				
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,054.83	34.09	0.00	34.09

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4973				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 9878				
	CLEAR ONE ADVANTAGE++	0.00	0.00	0.00	0.00
	Acct:				
	FIRST BANKCARD CENTER	0.00	0.00	0.00	0.00
	Acct: 1265				
	FIRST NATIONAL BANK OF OMAHA(*)	745.46	24.09	0.00	24.09
	Acct: 1265				
	LENDING CLUB CORP*	10,568.35	341.57	0.00	341.57
	Acct: 0060				
	TEA OLIVE LLC	4,640.68	149.99	0.00	149.99
	Acct: 6208				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,351.63	43.68	0.00	43.68
	Acct: 7071				
	JEFFERSON CAPITAL SYSTEMS LLC*	2,461.94	79.57	0.00	79.57
	Acct: 1805				
	US BANK NA**	1,965.33	63.52	0.00	63.52
	Acct: 5039				
	VERIZON BY AMERICAN INFOSOURCE AS	464.05	15.00	0.00	15.00
	Acct: 0001				
	VERIZON BY AMERICAN INFOSOURCE AS	276.88	8.95	0.00	8.95
	Acct: 0001				
	M & T BANK	62.20	2.01	0.00	2.01
	Acct: 5212				
	INTERNAL REVENUE SERVICE*	21.17	0.68	0.00	0.68
	Acct: 0853				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 7071				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CREDITOR INFORMATION MISSING OR V/	0.00	0.00	0.00	0.00
	Acct:				
	CBE GROUP	0.00	0.00	0.00	0.00
	Acct:				
	PENN HIGHLANDS DUBOIS++	0.00	0.00	0.00	0.00
	Acct:				
					1,008.01

TOTAL PAID TO CREDITORS

46,561.00

TOTAL CLAIMED

PRIORITY 1,993.33

SECURED 5,026.49

UNSECURED 31,188.58

Date: 05/29/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

BRUCE R BREWER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-10087

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Bruce R. Brewer  
Debtor

Case No. 20-10087-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: May 30, 2024

Form ID: pdf900

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2024:

Recip ID	Recipient Name and Address
db	+ Bruce R. Brewer, 564 Copenhaver Road, Falls Creek, PA 15840-3016
15217265	+ Berkheimer, Agent for Brockway ASD, 50 North Seventh Street, Bangor, PA 18013-1731
15194315	Berkheimer Tax Administrator, P.O. Box 25144, Lehigh Valley, PA 18002-5144
15194326	+ Penn Highlands DuBois, 1605 N. Cedar Crst Blvd Ste 110B, Allentown, PA 18104-2351
15195606	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ally@ebn.phinsolutions.com	May 31 2024 00:14:00	Ally Bank serviced by Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2024 01:07:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15229516	Email/Text: ally@ebn.phinsolutions.com	May 31 2024 00:14:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15194313	+ Email/Text: ally@ebn.phinsolutions.com	May 31 2024 00:14:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15194314	^ MEBN	May 31 2024 00:13:13	Apex Asset Management, LLC, P.O. Box 5407, Lancaster, PA 17606-5407
15194317	^ MEBN	May 31 2024 00:11:38	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15194318	+ Email/Text: bankruptcynotices@cbecompanies.com	May 31 2024 00:16:00	CBE Group, Inc., 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
15200077	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 31 2024 00:44:25	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15194316	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 31 2024 00:44:26	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15194320	Email/Text: collecadminbankruptcy@fnni.com	May 31 2024 00:15:00	First Bankcard, P.O. Box 3331, Omaha, NE 68103-0331
15199616	Email/Text: collecadminbankruptcy@fnni.com	May 31 2024 00:15:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
15194321	Email/Text: collecadminbankruptcy@fnni.com	May 31 2024 00:15:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
15194322	Email/Text: sbse.cio.bnc.mail@irs.gov	May 31 2024 00:15:00	IRS, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346

District/off: 0315-1

User: auto

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Date Rcvd: May 30, 2024

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Total Noticed: 32

15229673	Email/Text: JCAP_BNC_Notices@jcap.com	May 31 2024 00:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15194323	+ Email/Text: Documentfiling@lciinc.com	May 31 2024 00:14:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15194324	Email/Text: camanagement@mtb.com	May 31 2024 00:15:00	M&t Bank, Po Box 900, Millsboro, DE 19966
15211073	+ Email/Text: camanagement@mtb.com	May 31 2024 00:15:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
15194325	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 31 2024 00:27:56	PayPal Credit Services/SYNCB, P.O. Box 960080, Orlando, FL 32896-0080
15194327	+ Email/Text: bankruptcyteam@quickenloans.com	May 31 2024 00:16:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15207689	+ Email/Text: bankruptcyteam@quickenloans.com	May 31 2024 00:16:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15194328	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 31 2024 01:39:24	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15194329	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 31 2024 00:29:26	Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005
15195606	^ MEBN	May 31 2024 00:14:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15209008	+ Email/Text: documentfiling@lciinc.com	May 31 2024 00:14:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
15227672	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 31 2024 00:16:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
15194330	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 31 2024 00:16:00	Us Bank, Cb Disputes, Saint Louis, MO 63166
15226830	Email/PDF: ebn_ais@aisinfo.com	May 31 2024 00:45:11	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15194331	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	May 31 2024 00:14:00	Verizon, P.O. Box 15124, Albany, NY 12212-5124

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15194319	##+	Clear One Advantage, 1501 S. Clinton Street, Suite 320, Baltimore, MD 21224-5733

TOTAL: 3 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-1

User: auto

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Date Rcvd: May 30, 2024

Form ID: pdf900

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Bruce R. Brewer thedebterasers@aol.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Mark G. Claypool	on behalf of Creditor Ally Bank serviced by Ally Servicing LLC mclaypool@kmgslaw.com knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8